

Fill in this information to identify the case:

Debtor 1 Sharon Dianne Crane

Debtor 2 Rodney Crane
(Spouse, if filing)

United States Bankruptcy Court for the Northern District of Mississippi
(State)

Case number: 19-10923-JDW

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

Name of Creditor: The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2006-RZ3

Court Claim No. (if known): 4

Last four digits of any number you use to identify the debtor's account: 0964

Date of Payment Change: May 1, 2021

Must be at least 21 days after date of this notice.

New total payment:

Principal, interest, and escrow, if any \$898.30

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No.
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$299.03

New escrow payment: \$298.07

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No.
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____ **New mortgage payment:** _____

"The 'current escrow payment' in the attached Escrow Statement will not match the previously filed NOPC or POC as this escrow payment is based off the contractual due date. The current escrow payment included in this Notice of Payment Change is based off the previously filed court record. This will not have any impact on the borrower."

Part 4: Sign Here

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Eric C. Miller
Signature

Date: March 23, 2021 _____

Print: William Savage #105785
Eric Miller #102327
First Name Middle Name Last Name

Title Attorney for Creditor

Company LOGS Legal Group LLP

Address 1080 River Oaks Drive, Suite B-202
Number Street

Flowood, MS 39232
City State ZIP Code

Contact phone (601) 981-9299

Email logsecf@logs.com

Certificate of Service

I hereby certify that a copy of the foregoing Response to Notice of Mortgage Payment Change was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date:

Date: March 24, 2021 _____

Chapter 13 Trustee: Locke D. Barkley, Chapter 13 Trustee

Trustee Address: P. O. Box 55829, Jackson, MS 39296-5829

Trustee Email: sbasley@barkley13.com

Debtor's Counsel Name: Robert H Lomenick, Jr

Debtor's Counsel Address: PO Box 417, Holly Springs, MS 38635

Debtor's Counsel Email: robert@northmsbankruptcy.com

Debtor's Name: Sharon Dianne Crane

Debtor's Mailing Address: 590 Swaney Rd, Holly Springs, MS 38635

Debtor's Name: Rodney Crane

Debtor's Mailing Address: 590 Swaney Rd, Holly Springs, MS 38635

/s/ Eric C. Miller _____

William Savage #105785

Eric Miller #102327

Law Offices of LOGS Legal Group LLP

1080 River Oaks Drive, Suite B-202

Flowood, MS 39232

19-023486

Your annual escrow statement
March 1, 2021

RODNEY CRANE
SHARON D CRANE
590 SWANEY RD
HOLLY SPRINGS, MS 38635-1208

Loan number: [REDACTED]

Questions?

Visit us at
www.MortgageQuestions.com
Call toll free 1-888-820-6474
Fax 1-856-917-8300

Why am I getting this statement?

In accordance with federal guidelines your escrow account is reviewed at least one time per year; however, certain circumstances may require an additional review. This statement is a result of that review known as an escrow analysis statement, which determines if sufficient funds are available to pay your taxes and/or insurance. This statement is a projection of your escrow account and may also include a history of the escrow activity on your loan since the time you last received an escrow analysis statement. The enclosed update follows notice of the account's involvement in a bankruptcy petition, filed on March 5, 2019 under chapter 13 of the Bankruptcy Code. This statement should be reviewed carefully. The mortgage payment may be affected. Please contact us at the number above if this account is not part of a Chapter 13 proceeding or plan. If this account has filed for any other Bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case, or received any other discharge under the U.S. Bankruptcy Code that applied to the referenced property, please be advised that this Notice is for information purposes only and not intended as an attempt to collect a debt against you personally.

What does this mean to me?

Because your escrow account is projected to have less money than is needed, there is a shortage of **\$356.61**.

The monthly shortage for the next 12 months is **\$29.72** and will automatically be added to your monthly payment beginning **May 2021**. Your new monthly payment for **May 2021** will be **\$898.30**.

What is a shortage?

A shortage is the difference between the **anticipated** escrow balance and the **required** escrow balance at the beginning of the analysis cycle. A shortage typically results from changes in taxes and/or insurance. Please refer to the enclosed FAQ for additional information.

Anticipated escrow account balance (as of April 30, 2021):	-\$ 473.57
Escrow adjusted per Proof of Claim*	\$1,190.45
Required escrow account balance (as of April 30, 2021):	\$1,073.49
Difference resulting in an escrow account shortage:	\$356.61

*This amount reflects the adjustment made for the Bankruptcy Proof of Claim:

See reverse →

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

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What is my new monthly payment?

The following table reflects your current monthly payment and new monthly payment:

	<u>Current Payment</u>	<u>New Payment with Shortage</u>
Principal & Interest	\$600.23	\$600.23
Escrow Deposit	\$299.03	\$268.35
Escrow Shortage		\$29.72
Total Payment	\$899.26	\$898.30

If your payment is issued by a third party, or if you make payments through a bill pay service, then please make sure your new total monthly payment amount is updated with your service provider.

Payment Change Breakdown

Below are the escrow items we anticipate collecting for and paying on your behalf over the next 12 months. To calculate your new monthly escrow payment of \$268.35, we added up the actual or estimated tax and insurance payments for the next 12 months beginning with the May 2021 payment and divided the total by 12. Included for the comparison are the Annual Payments we projected to pay during the **last analysis cycle**, as displayed in detail in the history portion of the escrow analysis statement.

Description	Current Annual Payment	Projected Annual Payment
Taxes	\$1,086.47	\$1,089.29
Insurance	\$2,238.00	\$2,131.00
TOTAL	\$3,324.47	\$3,220.29

Prior Year Account History and Coming Year Projections

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure and projects payments, disbursements and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that all or a portion of a payment or disbursement on that row has not yet occurred but is estimated to occur as shown. An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or date.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA) the lowest monthly balance in your escrow account should be no less than \$536.70 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise.

Your projected anticipated lowest account balance of \$1,010.36- will be reached in February 2022. When subtracted from your minimum required balance of \$536.70, an Escrow Shortage results in the amount of \$356.61. These amounts are indicated with **LP**. You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If you have any questions about this statement, please call our Customer Service Department toll free at **1-888-820-6474**.

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)		
Address (number and street)		Suite no.
City	State	Zip code
Home telephone ()	Business telephone ()	Extension
E-mail address		



Your annual escrow statement (continued)

March 1, 2021

RODNEY CRANE
SHARON D CRANE
590 SWANEY RD
HOLLY SPRINGS, MS 38635-1208

Loan number: [REDACTED]

Questions?

Visit us at
www.MortgageQuestions.com
Call toll free 1-888-820-6474
Fax 1-856-917-8300

Escrow account projections for the coming year

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
	Opening balance			- 473.57	1,073.49
May 2021		268.35		-205.22	1,341.84
Jun 2021		268.35		63.13	1,610.19
Jul 2021		268.35		331.48	1,878.54
Aug 2021		268.35		599.83	2,146.89
Sep 2021		268.35		868.18	2,415.24
Oct 2021		268.35		1,136.53	2,683.59
Nov 2021		268.35		1,404.88	2,951.94
Dec 2021	COUNTY TAX	268.35	1,089.29	583.94	2,131.00
Jan 2022		268.35		852.29	2,399.35
Feb 2022	HAZARD INS.	268.35	2,131.00	-1,010.36	536.70 LP
Mar 2022		268.35		-742.01	805.05
Apr 2022		268.35		-473.66	1,073.40
Total		\$3,220.20	\$3,220.29		

LP - indicates your required escrow lowest balance

Prior year account History

Date	Description	Amounts paid into your escrow account		Amounts paid out of your escrow account		Escrow account balance	
		Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)
	Opening balance					1,108.15	-2,574.26
May 2020		277.04	278.51 *			1,385.19	-2,295.75
Jun 2020		277.04	278.51 *			1,662.23	-2,017.24
Jul 2020		277.04	278.51 *			1,939.27	-1,738.73
Aug 2020		277.04	299.03 *			2,216.31	-1,439.70
Sep 2020		277.04	299.03 *			2,493.35	-1,140.67
Oct 2020		277.04	299.03 *			2,770.39	-841.64
Nov 2020		277.04	299.03 *			3,047.43	-542.61
Dec 2020	COUNTY TAX	277.04	299.03 *		1,089.29*	3,324.47	-1,332.87
Jan 2021	COUNTY TAX	277.04	299.03 *	1,086.47	*	2,515.04	-1,033.84
Jan 2021	HAZARD INS.				2,131.00*	2,515.04	-3,164.84
Feb 2021	HAZARD INS.	277.04	299.03 *	2,238.00	*	554.08	-2,865.81
Mar 2021		277.04	2,093.21 E		E	831.12	-772.60
Apr 2021		277.04	299.03 E		E	1,108.16	-473.57
Total		3,324.48	5,320.98	3,324.47	3,220.29		